STATE OF WASHINGTON

6575 10/23/98

\$500,00

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OFFICE OF INSURANCE COMMISSIONER

In the Matter of)	No. D 98 - 56
Andrea Allen,)	STIPULATION AND ORDER LEVYING A FINE
	Licensee.)	LEVIING A FINE

STIPULATION BY AGENT

Andrea Allen ("licensee") hereby stipulates to the payment of a fine in the total amount of \$500 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that she will comply with Washington insurance laws and regulations in the future.

The licensee sold a policy issued by PFL Life Insurance Company to a consumer. Licensee explicitly represented to the consumer that maternity coverage was effective immediately. In fact, the policy terms provided for no maternity coverage at all for the first 12 months, 50% coverage for the second 12 months, and full coverage only thereafter. The consumers incurred expenses that would have been covered under the policy as described but were not within its terms as issued.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee's license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative actions regarding licensee.

Signed this

day of

1998

Andrea Allen

OFFICE OF INSURANCE COMMISSIONER

STIPULATION AND ORDER No. D.98 - 56 Page 2

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$500 upon Andrea Allen.

Such fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay such fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this _______ day of ______

DEBORAH SENN

Insurance Commissioner

WILLIAM E. FRANDSEN

Deputy Commissioner